Innovation, Science and Economic Development Canada
Office of the Superintendent of Bankruptcy Canada

Innovation, Sciences et Développement économique Canada
Bureau du surintendant des faillites Canada

2018

Insolvency Statistics in Canada

Second Quarter of 2018

Canada

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Glossary

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50% or more of total liabilities as a result of operating a business.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For more information, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Consumer: An individual with more than 50% of total liabilities related to consumer goods and services.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For more information, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

North American Industry Classification System (NAICS): System that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Newfoundland and Labrador	**745**	**695**	**655**	**7.2**	**13.7**	**2,697**	**2,436**	**10.7**
Bankruptcies	379	315	381	20.3	-0.5	1,364	1,468	-7.1
Proposals	366	380	274	-3.7	33.6	1,333	968	37.7
Prince Edward Island	**189**	**192**	**167**	**-1.6**	**13.2**	**719**	**752**	**-4.4**
Bankruptcies	120	113	113	6.2	6.2	423	466	-9.2
Proposals	69	79	54	-12.7	27.8	296	286	3.5
Nova Scotia	**1,555**	**1,315**	**1,566**	**18.3**	**-0.7**	**5,698**	**6,003**	**-5.1**
Bankruptcies	979	799	1,104	22.5	-11.3	3,625	4,128	-12.2
Proposals	576	516	462	11.6	24.7	2,073	1,875	10.6
New Brunswick	**1,186**	**947**	**1,197**	**25.2**	**-0.9**	**4,363**	**4,464**	**-2.3**
Bankruptcies	621	458	724	35.6	-14.2	2,293	2,742	-16.4
Proposals	565	489	473	15.5	19.5	2,070	1,722	20.2
Quebec	**11,109**	**11,301**	**11,422**	**-1.7**	**-2.7**	**43,582**	**44,096**	**-1.2**
Bankruptcies	5,930	5,664	6,497	4.7	-8.7	23,291	24,941	-6.6
Proposals	5,179	5,637	4,925	-8.1	5.2	20,291	19,155	5.9
Ontario	**10,435**	**9,507**	**10,300**	**9.8**	**1.3**	**38,819**	**39,522**	**-1.8**
Bankruptcies	4,202	3,638	4,376	15.5	-4.0	15,504	16,668	-7.0
Proposals	6,233	5,869	5,924	6.2	5.2	23,315	22,854	2.0
Manitoba	**793**	**580**	**637**	**36.7**	**24.5**	**2,730**	**2,595**	**5.2**
Bankruptcies	406	269	346	50.9	17.3	1,423	1,392	2.2
Proposals	387	311	291	24.4	33.0	1,307	1,203	8.6
Saskatchewan	**871**	**799**	**853**	**9.0**	**2.1**	**3,311**	**3,186**	**3.9**
Bankruptcies	326	303	419	7.6	-22.2	1,344	1,504	-10.6
Proposals	545	496	434	9.9	25.6	1,967	1,682	16.9
Alberta	**3,884**	**3,463**	**3,426**	**12.2**	**13.4**	**14,012**	**13,361**	**4.9**
Bankruptcies	1,343	1,227	1,343	9.5	0.0	5,018	5,346	-6.1
Proposals	2,541	2,236	2,083	13.6	22.0	8,994	8,015	12.2
British Columbia	**2,731**	**2,494**	**2,660**	**9.5**	**2.7**	**10,068**	**10,332**	**-2.6**
Bankruptcies	1,125	1,064	1,190	5.7	-5.5	4,108	4,525	-9.2
Proposals	1,606	1,430	1,470	12.3	9.3	5,960	5,807	2.6
Northwest Territories	**25**	**24**	**16**	**4.2**	**56.3**	**103**	**63**	**63.5**
Bankruptcies	15	9	10	66.7	50.0	63	34	85.3
Proposals	10	15	6	-33.3	66.7	40	29	37.9
Yukon	**9**	**10**	**8**	**-10.0**	**12.5**	**40**	**38**	**5.3**
Bankruptcies	4	4	7	0.0	-42.9	16	20	-20.0
Proposals	5	6	1	-16.7	400.0	24	18	33.3
Nunavut	**2**	**0**	**0**	**n/a**	**n/a**	**6**	**3**	**100.0**
Bankruptcies	0	0	0	n/a	n/a	2	1	100.0
Proposals	2	0	0	n/a	n/a	4	2	100.0
Canada	**33,534**	**31,327**	**32,907**	**7.0**	**1.9**	**126,148**	**126,851**	**-0.6**
Bankruptcies	**15,450**	**13,863**	**16,510**	**11.4**	**-6.4**	**58,474**	**63,235**	**-7.5**
Proposals	**18,084**	**17,464**	**16,397**	**3.6**	**10.3**	**67,674**	**63,616**	**6.4**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Newfoundland and Labrador	**742**	**691**	**646**	**7.4**	**14.9**	**2,673**	**2,401**	**11.3**
Bankruptcies	376	311	373	20.9	0.8	1,346	1,442	-6.7
Proposals	366	380	273	-3.7	34.1	1,327	959	38.4
Prince Edward Island	**188**	**191**	**163**	**-1.6**	**15.3**	**715**	**738**	**-3.1**
Bankruptcies	119	112	111	6.3	7.2	419	455	-7.9
Proposals	69	79	52	-12.7	32.7	296	283	4.6
Nova Scotia	**1,548**	**1,299**	**1,553**	**19.2**	**-0.3**	**5,648**	**5,944**	**-5.0**
Bankruptcies	974	787	1,092	23.8	-10.8	3,586	4,077	-12.0
Proposals	574	512	461	12.1	24.5	2,062	1,867	10.4
New Brunswick	**1,171**	**942**	**1,174**	**24.3**	**-0.3**	**4,317**	**4,406**	**-2.0**
Bankruptcies	606	453	706	33.8	-14.2	2,256	2,694	-16.3
Proposals	565	489	468	15.5	20.7	2,061	1,712	20.4
Quebec	**10,596**	**10,743**	**10,877**	**-1.4**	**-2.6**	**41,540**	**42,003**	**-1.1**
Bankruptcies	5,557	5,242	6,060	6.0	-8.3	21,767	23,355	-6.8
Proposals	5,039	5,501	4,817	-8.4	4.6	19,773	18,648	6.0
Ontario	**10,201**	**9,272**	**10,090**	**10.0**	**1.1**	**37,906**	**38,646**	**-1.9**
Bankruptcies	4,025	3,458	4,218	16.4	-4.6	14,830	16,023	-7.4
Proposals	6,176	5,814	5,872	6.2	5.2	23,076	22,623	2.0
Manitoba	**787**	**572**	**627**	**37.6**	**25.5**	**2,699**	**2,549**	**5.9**
Bankruptcies	401	261	337	53.6	19.0	1,398	1,355	3.2
Proposals	386	311	290	24.1	33.1	1,301	1,194	9.0
Saskatchewan	**848**	**772**	**812**	**9.8**	**4.4**	**3,196**	**3,062**	**4.4**
Bankruptcies	310	288	387	7.6	-19.9	1,259	1,411	-10.8
Proposals	538	484	425	11.2	26.6	1,937	1,651	17.3
Alberta	**3,833**	**3,416**	**3,366**	**12.2**	**13.9**	**13,814**	**13,168**	**4.9**
Bankruptcies	1,302	1,196	1,302	8.9	0.0	4,883	5,207	-6.2
Proposals	2,531	2,220	2,064	14.0	22.6	8,931	7,961	12.2
British Columbia	**2,706**	**2,465**	**2,623**	**9.8**	**3.2**	**9,956**	**10,157**	**-2.0**
Bankruptcies	1,105	1,042	1,159	6.0	-4.7	4,024	4,386	-8.3
Proposals	1,601	1,423	1,464	12.5	9.4	5,932	5,771	2.8
Northwest Territories	**25**	**24**	**15**	**4.2**	**66.7**	**103**	**62**	**66.1**
Bankruptcies	15	9	9	66.7	66.7	63	33	90.9
Proposals	10	15	6	-33.3	66.7	40	29	37.9
Yukon	**9**	**10**	**8**	**-10.0**	**12.5**	**40**	**38**	**5.3**
Bankruptcies	4	4	7	0.0	-42.9	16	20	-20.0
Proposals	5	6	1	-16.7	400.0	24	18	33.3
Nunavut	**2**	**0**	**0**	**n/a**	**n/a**	**6**	**3**	**100.0**
Bankruptcies	0	0	0	n/a	n/a	2	1	100.0
Proposals	2	0	0	n/a	n/a	4	2	100.0
Canada	**32,656**	**30,397**	**31,954**	**7.4**	**2.2**	**122,613**	**123,177**	**-0.5**
Bankruptcies	**14,794**	**13,163**	**15,761**	**12.4**	**-6.1**	**55,849**	**60,459**	**-7.6**
Proposals	**17,862**	**17,234**	**16,193**	**3.6**	**10.3**	**66,764**	**62,718**	**6.5**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Newfoundland and Labrador	**3**	**4**	**9**	**-25.0**	**-66.7**	**24**	**35**	**-31.4**
Bankruptcies	3	4	8	-25.0	-62.5	18	26	-30.8
Proposals	0	0	1	n/a	-100.0	6	9	-33.3
Prince Edward Island	**1**	**1**	**4**	**0.0**	**-75.0**	**4**	**14**	**-71.4**
Bankruptcies	1	1	2	0.0	-50.0	4	11	-63.6
Proposals	0	0	2	n/a	-100.0	0	3	-100.0
Nova Scotia	**7**	**16**	**13**	**-56.3**	**-46.2**	**50**	**59**	**-15.3**
Bankruptcies	5	12	12	-58.3	-58.3	39	51	-23.5
Proposals	2	4	1	-50.0	100.0	11	8	37.5
New Brunswick	**15**	**5**	**23**	**200.0**	**-34.8**	**46**	**58**	**-20.7**
Bankruptcies	15	5	18	200.0	-16.7	37	48	-22.9
Proposals	0	0	5	n/a	-100.0	9	10	-10.0
Quebec	**513**	**558**	**545**	**-8.1**	**-5.9**	**2,042**	**2,093**	**-2.4**
Bankruptcies	373	422	437	-11.6	-14.6	1,524	1,586	-3.9
Proposals	140	136	108	2.9	29.6	518	507	2.2
Ontario	**234**	**235**	**210**	**-0.4**	**11.4**	**913**	**876**	**4.2**
Bankruptcies	177	180	158	-1.7	12.0	674	645	4.5
Proposals	57	55	52	3.6	9.6	239	231	3.5
Manitoba	**6**	**8**	**10**	**-25.0**	**-40.0**	**31**	**46**	**-32.6**
Bankruptcies	5	8	9	-37.5	-44.4	25	37	-32.4
Proposals	1	0	1	n/a	0.0	6	9	-33.3
Saskatchewan	**23**	**27**	**41**	**-14.8**	**-43.9**	**115**	**124**	**-7.3**
Bankruptcies	16	15	32	6.7	-50.0	85	93	-8.6
Proposals	7	12	9	-41.7	-22.2	30	31	-3.2
Alberta	**51**	**47**	**60**	**8.5**	**-15.0**	**198**	**193**	**2.6**
Bankruptcies	41	31	41	32.3	0.0	135	139	-2.9
Proposals	10	16	19	-37.5	-47.4	63	54	16.7
British Columbia	**25**	**29**	**37**	**-13.8**	**-32.4**	**112**	**175**	**-36.0**
Bankruptcies	20	22	31	-9.1	-35.5	84	139	-39.6
Proposals	5	7	6	-28.6	-16.7	28	36	-22.2
Northwest Territories	**0**	**0**	**1**	**n/a**	**-100.0**	**0**	**1**	**-100.0**
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	**0**	**0**	**0**	**n/a**	**n/a**	**0**	**0**	**n/a**
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	**0**	**0**	**0**	**n/a**	**n/a**	**0**	**0**	**n/a**
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	**878**	**930**	**953**	**-5.6**	**-7.9**	**3,535**	**3,674**	**-3.8**
Bankruptcies	**656**	**700**	**749**	**-6.3**	**-12.4**	**2,625**	**2,776**	**-5.4**
Proposals	**222**	**230**	**204**	**-3.5**	**8.8**	**910**	**898**	**1.3**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Agriculture, Forestry, Fishing and Hunting	**21**	**14**	**18**	**50.0**	**16.7**	**69**	**82**	**-15.9**
Bankruptcies	16	12	16	33.3	0.0	49	59	-16.9
Proposals	5	2	2	150.0	150.0	20	23	-13.0
Mining and Oil and Gas Extraction	**6**	**4**	**14**	**50.0**	**-57.1**	**36**	**70**	**-48.6**
Bankruptcies	5	1	11	400.0	-54.5	22	48	-54.2
Proposals	1	3	3	-66.7	-66.7	14	22	-36.4
Utilities	**1**	**4**	**1**	**-75.0**	**0.0**	**8**	**8**	**0.0**
Bankruptcies	1	3	1	-66.7	0.0	7	6	16.7
Proposals	0	1	0	-100.0	n/a	1	2	-50.0
Construction	**180**	**199**	**171**	**-9.5**	**5.3**	**699**	**686**	**1.9**
Bankruptcies	131	139	135	-5.8	-3.0	497	498	-0.2
Proposals	49	60	36	-18.3	36.1	202	188	7.4
Manufacturing	**75**	**65**	**92**	**15.4**	**-18.5**	**304**	**313**	**-2.9**
Bankruptcies	50	44	72	13.6	-30.6	200	224	-10.7
Proposals	25	21	20	19.0	25.0	104	89	16.9
Wholesale Trade	**38**	**36**	**46**	**5.6**	**-17.4**	**159**	**181**	**-12.2**
Bankruptcies	33	28	36	17.9	-8.3	121	138	-12.3
Proposals	5	8	10	-37.5	-50.0	38	43	-11.6
Retail Trade	**86**	**112**	**106**	**-23.2**	**-18.9**	**378**	**399**	**-5.3**
Bankruptcies	68	88	77	-22.7	-11.7	310	296	4.7
Proposals	18	24	29	-25.0	-37.9	68	103	-34.0
Transportation and Warehousing	**63**	**58**	**68**	**8.6**	**-7.4**	**214**	**238**	**-10.1**
Bankruptcies	50	47	58	6.4	-13.8	169	184	-8.2
Proposals	13	11	10	18.2	30.0	45	54	-16.7
Information and Cultural Industries	**14**	**19**	**12**	**-26.3**	**16.7**	**61**	**70**	**-12.9**
Bankruptcies	10	19	9	-47.4	11.1	51	50	2.0
Proposals	4	0	3	n/a	33.3	10	20	-50.0
Finance and Insurance	**10**	**17**	**17**	**-41.2**	**-41.2**	**59**	**60**	**-1.7**
Bankruptcies	5	14	16	-64.3	-68.8	40	57	-29.8
Proposals	5	3	1	66.7	400.0	19	3	533.3
Real Estate and Rental and Leasing	**36**	**38**	**39**	**-5.3**	**-7.7**	**141**	**143**	**-1.4**
Bankruptcies	31	31	31	0.0	0.0	110	103	6.8
Proposals	5	7	8	-28.6	-37.5	31	40	-22.5
Professional, Scientific and Technical Services	**73**	**63**	**73**	**15.9**	**0.0**	**259**	**267**	**-3.0**
Bankruptcies	51	48	52	6.3	-1.9	196	205	-4.4
Proposals	**22**	**15**	**21**	**46.7**	**4.8**	**63**	**62**	**1.6**

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Management of Companies and Enterprises	**17**	**21**	**23**	**-19.0**	**-26.1**	**80**	**80**	**0.0**
Bankruptcies	13	16	16	-18.8	-18.8	62	56	10.7
Proposals	4	5	7	-20.0	-42.9	18	24	-25.0
Administrative and Support, Waste Management and Remediation Services	**45**	**41**	**42**	**9.8**	**7.1**	**149**	**185**	**-19.5**
Bankruptcies	34	34	35	0.0	-2.9	109	144	-24.3
Proposals	11	7	7	57.1	57.1	40	41	-2.4
Educational Services	**6**	**7**	**3**	**-14.3**	**100.0**	**25**	**39**	**-35.9**
Bankruptcies	6	5	3	20.0	100.0	19	32	-40.6
Proposals	0	2	0	-100.0	n/a	6	7	-14.3
Health Care and Social Assistance	**21**	**20**	**23**	**5.0**	**-8.7**	**79**	**78**	**1.3**
Bankruptcies	13	12	16	8.3	-18.8	55	59	-6.8
Proposals	8	8	7	0.0	14.3	24	19	26.3
Arts, Entertainment and Recreation	**16**	**24**	**20**	**-33.3**	**-20.0**	**82**	**68**	**20.6**
Bankruptcies	13	18	16	-27.8	-18.8	62	50	24.0
Proposals	3	6	4	-50.0	-25.0	20	18	11.1
Accommodation and Food Services	**129**	**150**	**135**	**-14.0**	**-4.4**	**551**	**539**	**2.2**
Bankruptcies	93	109	104	-14.7	-10.6	396	427	-7.3
Proposals	36	41	31	-12.2	16.1	155	112	38.4
Other Services (except Public Administration)	**40**	**37**	**48**	**8.1**	**-16.7**	**178**	**163**	**9.2**
Bankruptcies	32	31	43	3.2	-25.6	147	136	8.1
Proposals	8	6	5	33.3	60.0	31	27	14.8
Public Administration	**1**	**1**	**2**	**0.0**	**-50.0**	**4**	**5**	**-20.0**
Bankruptcies	1	1	2	0.0	-50.0	3	4	-25.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
Total	**878**	**930**	**953**	**-5.6**	**-7.9**	**3,535**	**3,674**	**-3.8**
Bankruptcies	**656**	**700**	**749**	**-6.3**	**-12.4**	**2,625**	**2,776**	**-5.4**
Proposals	**222**	**230**	**204**	**-3.5**	**8.8**	**910**	**898**	**1.3**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Newfoundland and Labrador	**742**	**691**	**646**	**7.4**	**14.9**	**2,673**	**2,401**	**11.3**
Bankruptcies	**376**	**311**	**373**	**20.9**	**0.8**	**1,346**	**1,442**	**-6.7**
Proposals	**366**	**380**	**273**	**-3.7**	**34.1**	**1,327**	**959**	**38.4**
Avalon Peninsula	**433**	**430**	**357**	**0.7**	**21.3**	**1,566**	**1,302**	**20.3**
Bankruptcies	**209**	**176**	**208**	**18.8**	**0.5**	**757**	**748**	**1.2**
Proposals	**224**	**254**	**149**	**-11.8**	**50.3**	**809**	**554**	**46.0**
South Coast - Burin Peninsula	53	38	43	39.5	23.3	165	171	-3.5
Bankruptcies	28	20	28	40.0	0.0	86	123	-30.1
Proposals	25	18	15	38.9	66.7	79	48	64.6
West Coast - Northern Peninsula - Labrador	**86**	**79**	**89**	**8.9**	**-3.4**	**343**	**353**	**-2.8**
Bankruptcies	**47**	**40**	**43**	**17.5**	**9.3**	**193**	**201**	**-4.0**
Proposals	**39**	**39**	**46**	**0.0**	**-15.2**	**150**	**152**	**-1.3**
Notre Dame - Central Bonavista Bay	169	143	157	18.2	7.6	597	574	4.0
Bankruptcies	92	74	94	24.3	-2.1	309	369	-16.3
Proposals	77	69	63	11.6	22.2	288	205	40.5
Prince Edward Island	**188**	**191**	**163**	**-1.6**	**15.3**	**715**	**738**	**-3.1**
Bankruptcies	**119**	**112**	**111**	**6.3**	**7.2**	**419**	**455**	**-7.9**
Proposals	**69**	**79**	**52**	**-12.7**	**32.7**	**296**	**283**	**4.6**
Nova Scotia	**1,548**	**1,299**	**1,553**	**19.2**	**-0.3**	**5,648**	**5,944**	**-5.0**
Bankruptcies	**974**	**787**	**1,092**	**23.8**	**-10.8**	**3,586**	**4,077**	**-12.0**
Proposals	**574**	**512**	**461**	**12.1**	**24.5**	**2,062**	**1,867**	**10.4**
Cape Breton	**283**	**249**	**270**	**13.7**	**4.8**	**1,053**	**1,097**	**-4.0**
Bankruptcies	**150**	**120**	**159**	**25.0**	**-5.7**	**555**	**624**	**-11.1**
Proposals	**133**	**129**	**111**	**3.1**	**19.8**	**498**	**473**	**5.3**
North Shore	279	230	288	21.3	-3.1	997	1,141	-12.6
Bankruptcies	185	153	220	20.9	-15.9	663	807	-17.8
Proposals	94	77	68	22.1	38.2	334	334	0.0
Annapolis Valley	**196**	**184**	**199**	**6.5**	**-1.5**	**741**	**790**	**-6.2**
Bankruptcies	**146**	**137**	**158**	**6.6**	**-7.6**	**559**	**651**	**-14.1**
Proposals	**50**	**47**	**41**	**6.4**	**22.0**	**182**	**139**	**30.9**
Southern	225	182	208	23.6	8.2	827	727	13.8
Bankruptcies	157	119	142	31.9	10.6	534	493	8.3
Proposals	68	63	66	7.9	3.0	293	234	25.2
Halifax	**585**	**454**	**589**	**24.4**	**-4.1**	**2,030**	**2,189**	**-7.3**
Bankruptcies	**336**	**258**	**414**	**30.2**	**-18.8**	**1,275**	**1,503**	**-15.2**
Proposals	**229**	**196**	**175**	**16.8**	**30.9**	**755**	**686**	**10.1**

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
New Brunswick	**1,171**	**942**	**1,174**	**24.3**	**-0.3**	**4,317**	**4,406**	**-2.0**
Bankruptcies	**606**	**453**	**706**	**33.8**	**-14.2**	**2,256**	**2,694**	**-16.3**
Proposals	**565**	**489**	**468**	**15.5**	**20.7**	**2,061**	**1,712**	**20.4**
Campbellton - Miramichi	234	208	227	13.6	3.1	866	876	-1.1
Bankruptcies	115	124	131	-7.3	-12.2	493	540	-8.7
Proposals	119	82	96	45.1	24.0	373	336	11.0
Moncton - Richibucto	330	244	362	35.2	-8.8	1,213	1,395	-13.0
Bankruptcies	175	105	218	66.7	-19.7	614	839	-26.8
Proposals	155	139	144	11.5	7.6	599	556	7.7
Saint John - St.Stephen	285	196	277	45.4	2.9	1,021	1,021	0.0
Bankruptcies	138	79	162	74.7	-14.8	496	589	-15.8
Proposals	147	117	115	25.6	27.8	525	432	21.5
Fredericton - Oromocto	212	184	198	15.2	7.1	762	711	7.2
Bankruptcies	115	93	124	23.7	-7.3	413	459	-10.0
Proposals	97	91	74	6.6	31.1	349	252	38.5
Edmundston - Woodstock	111	111	109	0.0	1.8	457	403	13.4
Bankruptcies	63	52	71	21.2	-11.3	241	268	-10.1
Proposals	48	59	38	-18.6	26.3	216	135	60.0
Quebec	**10,596**	**10,743**	**10,877**	**-1.4**	**-2.6**	**41,540**	**42,003**	**-1.1**
Bankruptcies	**5,557**	**5,242**	**6,060**	**6.0**	**-8.3**	**21,767**	**23,355**	**-6.8**
Proposals	**5,039**	**5,501**	**4,817**	**-8.4**	**4.6**	**19,773**	**18,648**	**6.0**
Gaspésie - Îles-de-la-Madeleine	96	119	125	-19.3	-23.2	424	484	-12.4
Bankruptcies	40	55	64	-27.3	-37.5	200	253	-20.9
Proposals	56	64	61	-12.5	-8.2	224	231	-3.0
Bas-Saint-Laurent	216	234	220	-7.7	-1.8	901	898	0.3
Bankruptcies	121	115	123	5.2	-1.6	484	514	-5.8
Proposals	95	119	97	-20.2	-2.1	417	384	8.6
Capitale-Nationale	839	887	885	-5.4	-3.0	3,485	3,295	5.8
Bankruptcies	469	428	501	9.6	-6.4	1,905	1,954	-2.5
Proposals	370	459	364	-19.4	1.6	1,580	1,341	17.8
Chaudière - Appalaches	418	455	447	-8.1	-6.5	1,683	1,671	0.7
Bankruptcies	226	268	287	-15.7	-21.3	981	1,043	-5.9
Proposals	192	187	160	2.7	20.0	702	628	11.8
Estrie	404	405	384	-0.2	5.2	1,575	1,524	3.3
Bankruptcies	257	242	268	6.2	-4.1	1,008	999	0.9
Proposals	147	163	116	-9.8	26.7	567	525	8.0
Centre-du-Québec	293	286	319	2.4	-8.2	1,145	1,193	-4.0
Bankruptcies	157	134	190	17.2	-17.4	614	688	-10.8
Proposals	136	152	129	-10.5	5.4	531	505	5.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Montérégie	2,037	1,971	2,064	3.3	-1.3	7,731	7,878	-1.9
Bankruptcies	1,025	947	1,114	8.2	-8.0	3,891	4,218	-7.8
Proposals	1,012	1,024	950	-1.2	6.5	3,840	3,660	4.9
Montréal	2,132	2,176	2,166	-2.0	-1.6	8,401	8,571	-2.0
Bankruptcies	1,212	1,129	1,232	7.4	-1.6	4,628	4,868	-4.9
Proposals	920	1,047	934	-12.1	-1.5	3,773	3,703	1.9
Laval	544	571	596	-4.7	-8.7	2,132	2,248	-5.2
Bankruptcies	241	237	281	1.7	-14.2	927	1,062	-12.7
Proposals	303	334	315	-9.3	-3.8	1,205	1,186	1.6
Lanaudière	825	849	869	-2.8	-5.1	3,292	3,303	-0.3
Bankruptcies	349	350	450	-0.3	-22.4	1,476	1,669	-11.6
Proposals	476	499	419	-4.6	13.6	1,816	1,634	11.1
Laurentides	1,107	1,038	1,107	6.6	0.0	4,232	4,087	3.5
Bankruptcies	522	469	571	11.3	-8.6	2,048	2,118	-3.3
Proposals	585	569	536	2.8	9.1	2,184	1,969	10.9
Outaouais	632	711	717	-11.1	-11.9	2,534	2,690	-5.8
Bankruptcies	271	292	390	-7.2	-30.5	1,202	1,445	-16.8
Proposals	361	419	327	-13.8	10.4	1,332	1,245	7.0
Abitibi - Témiscamingue	161	218	179	-26.1	-10.1	688	742	-7.3
Bankruptcies	87	96	83	-9.4	4.8	330	386	-14.5
Proposals	74	122	96	-39.3	-22.9	358	356	0.6
Mauricie	383	347	372	10.4	3.0	1,459	1,501	-2.8
Bankruptcies	259	212	242	22.2	7.0	949	1,004	-5.5
Proposals	124	135	130	-8.1	-4.6	510	497	2.6
Saguenay - Lac-Saint-Jean	369	348	328	6.0	12.5	1,374	1,418	-3.1
Bankruptcies	239	195	205	22.6	16.6	828	856	-3.3
Proposals	130	153	123	-15.0	5.7	546	562	-2.8
Côte-Nord	126	110	100	14.5	26.0	422	446	-5.4
Bankruptcies	74	61	54	21.3	37.0	259	259	0.0
Proposals	52	49	46	6.1	13.0	163	187	-12.8
Nord-du-Québec	13	18	18	-27.8	-27.8	58	53	9.4
Bankruptcies	8	12	6	-33.3	33.3	36	24	50.0
Proposals	5	6	12	-16.7	-58.3	22	29	-24.1
Ontario	10,201	9,272	10,090	10.0	1.1	37,906	38,646	-1.9
Bankruptcies	4,025	3,458	4,218	16.4	-4.6	14,830	16,023	-7.4
Proposals	6,176	5,814	5,872	6.2	5.2	23,076	22,623	2.0
Ottawa	1,128	1,013	1,058	11.4	6.6	4,109	3,986	3.1
Bankruptcies	519	481	510	7.9	1.8	1,992	2,004	-0.6
Proposals	609	532	548	14.5	11.1	2,117	1,982	6.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Kingston - Pembroke	414	382	437	8.4	-5.3	1,582	1,669	-5.2
Bankruptcies	186	177	209	5.1	-11.0	679	761	-10.8
Proposals	228	205	228	11.2	0.0	903	908	-0.6
Muskoka - Kawarthas	319	290	272	10.0	17.3	1,166	1,096	6.4
Bankruptcies	129	88	114	46.6	13.2	437	464	-5.8
Proposals	190	202	158	-5.9	20.3	729	632	15.3
Toronto	4,035	3,764	4,168	7.2	-3.2	15,294	15,624	-2.1
Bankruptcies	1,357	1,170	1,542	16.0	-12.0	5,113	5,509	-7.2
Proposals	2,678	2,594	2,626	3.2	2.0	10,181	10,115	0.7
Kitchener - Waterloo - Barrie	1,067	965	982	10.6	8.7	3,923	3,686	6.4
Bankruptcies	418	326	412	28.2	1.5	1,488	1,551	-4.1
Proposals	649	639	570	1.6	13.9	2,435	2,135	14.1
Hamilton - Niagara Peninsula	1,040	992	1,015	4.8	2.5	3,887	4,014	-3.2
Bankruptcies	405	380	426	6.6	-4.9	1,506	1,664	-9.5
Proposals	635	612	589	3.8	7.8	2,381	2,350	1.3
London	602	532	571	13.2	5.4	2,211	2,464	-10.3
Bankruptcies	239	212	227	12.7	5.3	891	1,082	-17.7
Proposals	363	320	344	13.4	5.5	1,320	1,382	-4.5
Windsor - Sarnia	542	421	515	28.7	5.2	1,954	2,048	-4.6
Bankruptcies	271	191	260	41.9	4.2	881	983	-10.4
Proposals	271	230	255	17.8	6.3	1,073	1,065	0.8
Stratford - Bruce Peninsula	188	159	163	18.2	15.3	629	656	-4.1
Bankruptcies	79	67	83	17.9	-4.8	296	338	-12.4
Proposals	109	92	80	18.5	36.3	333	318	4.7
Northeast	736	616	786	19.5	-6.4	2,630	2,878	-8.6
Bankruptcies	341	290	359	17.6	-5.0	1,247	1,369	-8.9
Proposals	395	326	427	21.2	-7.5	1,383	1,509	-8.3
Northwest	129	139	124	-7.2	4.0	523	524	-0.2
Bankruptcies	79	76	76	3.9	3.9	298	296	0.7
Proposals	50	63	48	-20.6	4.2	225	228	-1.3
Manitoba	787	572	627	37.6	25.5	2,699	2,549	5.9
Bankruptcies	401	261	337	53.6	19.0	1,398	1,355	3.2
Proposals	386	311	290	24.1	33.1	1,301	1,194	9.0
Southeast	70	42	54	66.7	29.6	213	201	6.0
Bankruptcies	32	26	35	23.1	-8.6	126	121	4.1
Proposals	38	16	19	137.5	100.0	87	80	8.8
South Central	36	18	20	100.0	80.0	110	96	14.6
Bankruptcies	19	11	12	72.7	58.3	58	63	-7.9
Proposals	17	7	8	142.9	112.5	52	33	57.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Southwest	71	62	71	14.5	0.0	282	297	-5.1
Bankruptcies	41	23	35	78.3	17.1	132	136	-2.9
Proposals	30	39	36	-23.1	-16.7	150	161	-6.8
North Central	16	10	14	60.0	14.3	66	77	-14.3
Bankruptcies	11	5	8	120.0	37.5	40	43	-7.0
Proposals	5	5	6	0.0	-16.7	26	34	-23.5
Winnipeg	527	384	404	37.2	30.4	1,748	1,613	8.4
Bankruptcies	266	166	209	60.2	27.3	888	841	5.6
Proposals	261	218	195	19.7	33.8	860	772	11.4
Interlake	42	25	28	68.0	50.0	142	132	7.6
Bankruptcies	22	12	15	83.3	46.7	85	76	11.8
Proposals	20	13	13	53.8	53.8	57	56	1.8
Parklands	14	17	18	-17.6	-22.2	71	57	24.6
Bankruptcies	6	10	12	-40.0	-50.0	38	29	31.0
Proposals	8	7	6	14.3	33.3	33	28	17.9
North	11	12	16	-8.3	-31.3	61	73	-16.4
Bankruptcies	4	7	10	-42.9	-60.0	29	45	-35.6
Proposals	7	5	6	40.0	16.7	32	28	14.3
Saskatchewan	848	772	812	9.8	4.4	3,196	3,062	4.4
Bankruptcies	310	288	387	7.6	-19.9	1,259	1,411	-10.8
Proposals	538	484	425	11.2	26.6	1,937	1,651	17.3
Regina - Moose Mountain	298	266	262	12.0	13.7	1,083	1,025	5.7
Bankruptcies	78	78	113	0.0	-31.0	322	354	-9.0
Proposals	220	188	149	17.0	47.7	761	671	13.4
Swift Current - Moose Jaw	66	65	50	1.5	32.0	230	232	-0.9
Bankruptcies	29	27	30	7.4	-3.3	111	131	-15.3
Proposals	37	38	20	-2.6	85.0	119	101	17.8
Saskatoon - Biggar	262	267	297	-1.9	-11.8	1,042	983	6.0
Bankruptcies	97	111	151	-12.6	-35.8	448	489	-8.4
Proposals	165	156	146	5.8	13.0	594	494	20.2
Yorkton - Melville	45	41	48	9.8	-6.3	184	188	-2.1
Bankruptcies	8	24	25	-66.7	-68.0	88	96	-8.3
Proposals	37	17	23	117.6	60.9	96	92	4.3
Prince Albert	166	126	143	31.7	16.1	612	604	1.3
Bankruptcies	93	46	63	102.2	47.6	272	329	-17.3
Proposals	73	80	80	-8.8	-8.8	340	275	23.6
Northern	10	7	10	42.9	0.0	40	28	42.9
Bankruptcies	4	3	4	33.3	0.0	16	11	45.5
Proposals	6	4	6	50.0	0.0	24	17	41.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Alberta	**3,833**	**3,416**	**3,366**	**12.2**	**13.9**	**13,814**	**13,168**	**4.9**
Bankruptcies	**1,302**	**1,196**	**1,302**	**8.9**	**0.0**	**4,883**	**5,207**	**-6.2**
Proposals	**2,531**	**2,220**	**2,064**	**14.0**	**22.6**	**8,931**	**7,961**	**12.2**
Lethbridge - Medicine Hat	304	264	236	15.2	28.8	1,016	1,052	-3.4
Bankruptcies	102	95	101	7.4	1.0	376	432	-13.0
Proposals	202	169	135	19.5	49.6	640	620	3.2
Camrose - Drumheller	138	116	157	19.0	-12.1	526	577	-8.8
Bankruptcies	50	54	78	-7.4	-35.9	223	288	-22.6
Proposals	88	62	79	41.9	11.4	303	289	4.8
Calgary	1,471	1,260	1,287	16.7	14.3	5,155	4,944	4.3
Bankruptcies	532	421	433	26.4	22.9	1,802	1,685	6.9
Proposals	939	839	854	11.9	10.0	3,353	3,259	2.9
Banff - Jasper - Rocky Mountain House	69	64	50	7.8	38.0	250	273	-8.4
Bankruptcies	31	25	24	24.0	29.2	102	121	-15.7
Proposals	38	39	26	-2.6	46.2	148	152	-2.6
Red Deer	230	204	209	12.7	10.0	832	984	-15.4
Bankruptcies	73	79	94	-7.6	-22.3	298	408	-27.0
Proposals	157	125	115	25.6	36.5	534	576	-7.3
Edmonton	1,313	1,209	1,158	8.6	13.4	4,893	4,193	16.7
Bankruptcies	419	400	442	4.8	-5.2	1,648	1,732	-4.8
Proposals	894	809	716	10.5	24.9	3,245	2,461	31.9
Athabasca - Grande Prairie - Peace River	187	175	203	6.9	-7.9	671	830	-19.2
Bankruptcies	61	65	100	-6.2	-39.0	255	394	-35.3
Proposals	126	110	103	14.5	22.3	416	436	-4.6
Wood Buffalo - Cold Lake	123	124	68	-0.8	80.9	473	314	50.6
Bankruptcies	35	56	31	-37.5	12.9	180	146	23.3
Proposals	88	68	37	29.4	137.8	293	168	74.4
British Columbia	**2,706**	**2,465**	**2,623**	**9.8**	**3.2**	**9,956**	**10,157**	**-2.0**
Bankruptcies	**1,105**	**1,042**	**1,159**	**6.0**	**-4.7**	**4,024**	**4,386**	**-8.3**
Proposals	**1,601**	**1,423**	**1,464**	**12.5**	**9.4**	**5,932**	**5,771**	**2.8**
Vancouver Island and Coast	580	533	525	8.8	10.5	2,091	2,136	-2.1
Bankruptcies	258	258	239	0.0	7.9	939	989	-5.1
Proposals	322	275	286	17.1	12.6	1,152	1,147	0.4
Lower Mainland - Southwest	1,506	1,323	1,439	13.8	4.7	5,437	5,454	-0.3
Bankruptcies	564	515	590	9.5	-4.4	2,027	2,144	-5.5
Proposals	942	808	849	16.6	11.0	3,410	3,310	3.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Thompson - Okanagan	352	368	365	-4.3	-3.6	1,416	1,381	2.5
Bankruptcies	163	167	171	-2.4	-4.7	609	672	-9.4
Proposals	189	201	194	-6.0	-2.6	807	709	13.8
Kootenay	88	86	72	2.3	22.2	333	305	9.2
Bankruptcies	45	37	39	21.6	15.4	160	156	2.6
Proposals	43	49	33	-12.2	30.3	173	149	16.1
Cariboo	89	96	127	-7.3	-29.9	381	518	-26.4
Bankruptcies	37	38	68	-2.6	-45.6	167	258	-35.3
Proposals	52	58	59	-10.3	-11.9	214	260	-17.7
North Coast	21	14	26	50.0	-19.2	72	85	-15.3
Bankruptcies	10	5	16	100.0	-37.5	29	41	-29.3
Proposals	11	9	10	22.2	10.0	43	44	-2.3
Nechako	17	9	11	88.9	54.5	48	66	-27.3
Bankruptcies	7	3	9	133.3	-22.2	18	38	-52.6
Proposals	10	6	2	66.7	400.0	30	28	7.1
Northeast	51	35	58	45.7	-12.1	172	213	-19.2
Bankruptcies	20	19	27	5.3	-25.9	73	89	-18.0
Proposals	31	16	31	93.8	0.0	99	124	-20.2
Northwest Territories	25	24	15	4.2	66.7	103	62	66.1
Bankruptcies	15	9	9	66.7	66.7	63	33	90.9
Proposals	10	15	6	-33.3	66.7	40	29	37.9
Yukon	9	10	8	-10.0	12.5	40	38	5.3
Bankruptcies	4	4	7	0.0	-42.9	16	20	-20.0
Proposals	5	6	1	-16.7	400.0	24	18	33.3
Nunavut	2	0	0	n/a	n/a	6	3	100.0
Bankruptcies	0	0	0	n/a	n/a	2	1	100.0
Proposals	2	0	0	n/a	n/a	4	2	100.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Newfoundland and Labrador	3	4	9	-25.0	-66.7	24	35	-31.4
Bankruptcies	3	4	8	-25.0	-62.5	18	26	-30.8
Proposals	0	0	1	n/a	-100.0	6	9	-33.3
Avalon Peninsula	3	4	7	-25.0	-57.1	19	21	-9.5
Bankruptcies	3	4	6	-25.0	-50.0	14	12	16.7
Proposals	0	0	1	n/a	-100.0	5	9	-44.4
South Coast - Burin Peninsula	0	0	1	n/a	-100.0	0	5	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	5	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
West Coast - Northern Peninsula - Labrador	0	0	1	n/a	-100.0	4	4	0.0
Bankruptcies	0	0	1	n/a	-100.0	4	4	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	0	0	0	n/a	n/a	1	5	-80.0
Bankruptcies	0	0	0	n/a	n/a	0	5	-100.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
Prince Edward Island	1	1	4	0.0	-75.0	4	14	-71.4
Bankruptcies	1	1	2	0.0	-50.0	4	11	-63.6
Proposals	0	0	2	n/a	-100.0	0	3	-100.0
Nova Scotia	7	16	13	-56.3	-46.2	50	59	-15.3
Bankruptcies	5	12	12	-58.3	-58.3	39	51	-23.5
Proposals	2	4	1	-50.0	100.0	11	8	37.5
Cape Breton	1	1	2	0.0	-50.0	3	2	50.0
Bankruptcies	1	0	2	n/a	-50.0	1	2	-50.0
Proposals	0	1	0	-100.0	n/a	2	0	n/a
North Shore	0	1	1	-100.0	-100.0	7	10	-30.0
Bankruptcies	0	1	0	-100.0	n/a	6	7	-14.3
Proposals	0	0	1	n/a	-100.0	1	3	-66.7
Annapolis Valley	0	0	1	n/a	-100.0	3	7	-57.1
Bankruptcies	0	0	1	n/a	-100.0	3	7	-57.1
Proposals	0	0	0	n/a	n/a	0	0	n/a
Southern	3	1	2	200.0	50.0	5	14	-64.3
Bankruptcies	3	0	2	n/a	50.0	4	12	-66.7
Proposals	0	1	0	-100.0	n/a	1	2	-50.0
Halifax	3	13	7	-76.9	-57.1	32	24	33.3
Bankruptcies	1	11	7	-90.9	-85.7	25	21	19.0
Proposals	2	2	0	0.0	n/a	7	3	133.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
New Brunswick	**15**	**5**	**23**	**200.0**	**-34.8**	**46**	**58**	**-20.7**
Bankruptcies	**15**	**5**	**18**	**200.0**	**-16.7**	**37**	**48**	**-22.9**
Proposals	**0**	**0**	**5**	**n/a**	**-100.0**	**9**	**10**	**-10.0**
Campbellton - Miramichi	3	2	3	50.0	0.0	6	15	-60.0
Bankruptcies	3	2	2	50.0	50.0	6	11	-45.5
Proposals	0	0	1	n/a	-100.0	0	4	-100.0
Moncton - Richibucto	5	1	4	400.0	25.0	23	16	43.8
Bankruptcies	5	1	2	400.0	150.0	16	13	23.1
Proposals	0	0	2	n/a	-100.0	7	3	133.3
Saint John - St.Stephen	5	2	3	150.0	66.7	12	12	0.0
Bankruptcies	5	2	3	150.0	66.7	11	11	0.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
Fredericton - Oromocto	0	0	4	n/a	-100.0	0	6	-100.0
Bankruptcies	0	0	3	n/a	-100.0	0	5	-100.0
Proposals	0	0	1	n/a	-100.0	0	1	-100.0
Edmundston - Woodstock	2	0	8	n/a	-75.0	5	9	-44.4
Bankruptcies	2	0	7	n/a	-71.4	4	8	-50.0
Proposals	0	0	1	n/a	-100.0	1	1	0.0
Quebec	**513**	**558**	**545**	**-8.1**	**-5.9**	**2,042**	**2,093**	**-2.4**
Bankruptcies	**373**	**422**	**437**	**-11.6**	**-14.6**	**1,524**	**1,586**	**-3.9**
Proposals	**140**	**136**	**108**	**2.9**	**29.6**	**518**	**507**	**2.2**
Gaspésie - Îles-de-la-Madeleine	3	3	2	0.0	50.0	12	13	-7.7
Bankruptcies	2	3	2	-33.3	0.0	9	12	-25.0
Proposals	1	0	0	n/a	n/a	3	1	200.0
Bas-Saint-Laurent	11	10	17	10.0	-35.3	37	49	-24.5
Bankruptcies	8	6	13	33.3	-38.5	28	38	-26.3
Proposals	3	4	4	-25.0	-25.0	9	11	-18.2
Capitale-Nationale	52	50	50	4.0	4.0	196	207	-5.3
Bankruptcies	44	34	40	29.4	10.0	153	148	3.4
Proposals	8	16	10	-50.0	-20.0	43	59	-27.1
Chaudière - Appalaches	30	28	29	7.1	3.4	101	95	6.3
Bankruptcies	18	22	28	-18.2	-35.7	78	77	1.3
Proposals	12	6	1	100.0	1,100.0	23	18	27.8
Estrie	11	8	15	37.5	-26.7	34	51	-33.3
Bankruptcies	11	8	15	37.5	-26.7	32	42	-23.8
Proposals	0	0	0	n/a	n/a	2	9	-77.8
Centre-du-Québec	19	6	7	216.7	171.4	50	55	-9.1
Bankruptcies	12	5	2	140.0	500.0	41	32	28.1
Proposals	7	1	5	600.0	40.0	9	23	-60.9

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Montérégie	98	91	95	7.7	3.2	339	342	-0.9
Bankruptcies	79	69	75	14.5	5.3	265	269	-1.5
Proposals	19	22	20	-13.6	-5.0	74	73	1.4
Montréal	112	151	146	-25.8	-23.3	538	560	-3.9
Bankruptcies	72	110	111	-34.5	-35.1	373	420	-11.2
Proposals	40	41	35	-2.4	14.3	165	140	17.9
Laval	24	37	46	-35.1	-47.8	118	124	-4.8
Bankruptcies	21	32	39	-34.4	-46.2	90	93	-3.2
Proposals	3	5	7	-40.0	-57.1	28	31	-9.7
Lanaudière	28	39	22	-28.2	27.3	134	103	30.1
Bankruptcies	20	27	19	-25.9	5.3	97	73	32.9
Proposals	8	12	3	-33.3	166.7	37	30	23.3
Laurentides	47	50	37	-6.0	27.0	179	191	-6.3
Bankruptcies	33	38	28	-13.2	17.9	135	136	-0.7
Proposals	14	12	9	16.7	55.6	44	55	-20.0
Outaouais	19	22	17	-13.6	11.8	70	78	-10.3
Bankruptcies	11	16	12	-31.3	-8.3	45	57	-21.1
Proposals	8	6	5	33.3	60.0	25	21	19.0
Abitibi - Témiscamingue	13	10	12	30.0	8.3	46	38	21.1
Bankruptcies	10	10	10	0.0	0.0	40	33	21.2
Proposals	3	0	2	n/a	50.0	6	5	20.0
Mauricie	24	23	34	4.3	-29.4	88	96	-8.3
Bankruptcies	17	16	31	6.3	-45.2	59	81	-27.2
Proposals	7	7	3	0.0	133.3	29	15	93.3
Saguenay - Lac-Saint-Jean	17	19	11	-10.5	54.5	70	55	27.3
Bankruptcies	12	16	9	-25.0	33.3	57	46	23.9
Proposals	5	3	2	66.7	150.0	13	9	44.4
Côte-Nord	3	5	4	-40.0	-25.0	15	25	-40.0
Bankruptcies	2	4	3	-50.0	-33.3	10	22	-54.5
Proposals	1	1	1	0.0	0.0	5	3	66.7
Nord-du-Québec	0	4	0	-100.0	n/a	6	4	50.0
Bankruptcies	0	4	0	-100.0	n/a	5	4	25.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
Ontario	234	235	210	-0.4	11.4	913	876	4.2
Bankruptcies	177	180	158	-1.7	12.0	674	645	4.5
Proposals	57	55	52	3.6	9.6	239	231	3.5
Ottawa	28	31	33	-9.7	-15.2	109	112	-2.7
Bankruptcies	19	30	25	-36.7	-24.0	87	84	3.6
Proposals	9	1	8	800.0	12.5	22	28	-21.4

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Kingston - Pembroke	5	3	3	66.7	66.7	18	16	12.5
Bankruptcies	5	3	3	66.7	66.7	17	14	21.4
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Muskoka - Kawarthas	3	5	6	-40.0	-50.0	14	16	-12.5
Bankruptcies	3	2	4	50.0	-25.0	8	12	-33.3
Proposals	0	3	2	-100.0	-100.0	6	4	50.0
Toronto	136	130	107	4.6	27.1	511	453	12.8
Bankruptcies	99	96	82	3.1	20.7	362	335	8.1
Proposals	37	34	25	8.8	48.0	149	118	26.3
Kitchener - Waterloo - Barrie	10	12	10	-16.7	0.0	49	55	-10.9
Bankruptcies	9	10	8	-10.0	12.5	40	40	0.0
Proposals	1	2	2	-50.0	-50.0	9	15	-40.0
Hamilton - Niagara Peninsula	20	28	21	-28.6	-4.8	96	92	4.3
Bankruptcies	16	20	16	-20.0	0.0	72	75	-4.0
Proposals	4	8	5	-50.0	-20.0	24	17	41.2
London	13	4	7	225.0	85.7	31	45	-31.1
Bankruptcies	9	4	3	125.0	200.0	23	23	0.0
Proposals	4	0	4	n/a	0.0	8	22	-63.6
Windsor - Sarnia	2	9	5	-77.8	-60.0	30	36	-16.7
Bankruptcies	2	5	3	-60.0	-33.3	18	29	-37.9
Proposals	0	4	2	-100.0	-100.0	12	7	71.4
Stratford - Bruce Peninsula	3	1	3	200.0	0.0	12	14	-14.3
Bankruptcies	3	1	3	200.0	0.0	11	12	-8.3
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Northeast	9	8	7	12.5	28.6	29	16	81.3
Bankruptcies	8	6	6	33.3	33.3	25	9	177.8
Proposals	1	2	1	-50.0	0.0	4	7	-42.9
Northwest	2	3	6	-33.3	-66.7	8	14	-42.9
Bankruptcies	2	2	4	0.0	-50.0	7	11	-36.4
Proposals	0	1	2	-100.0	-100.0	1	3	-66.7
Manitoba	6	8	10	-25.0	-40.0	31	46	-32.6
Bankruptcies	5	8	9	-37.5	-44.4	25	37	-32.4
Proposals	1	0	1	n/a	0.0	6	9	-33.3
Southeast	0	1	2	-100.0	-100.0	3	6	-50.0
Bankruptcies	0	1	2	-100.0	-100.0	3	5	-40.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
South Central	0	0	0	n/a	n/a	2	1	100.0
Bankruptcies	0	0	0	n/a	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	1	0	n/a

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Southwest	2	1	0	100.0	n/a	7	12	-41.7
Bankruptcies	1	1	0	0.0	n/a	5	7	-28.6
Proposals	1	0	0	n/a	n/a	2	5	-60.0
North Central	0	0	2	n/a	-100.0	0	2	-100.0
Bankruptcies	0	0	2	n/a	-100.0	0	2	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Winnipeg	3	5	4	-40.0	-25.0	11	19	-42.1
Bankruptcies	3	5	3	-40.0	0.0	10	16	-37.5
Proposals	0	0	1	n/a	-100.0	1	3	-66.7
Interlake	0	0	2	n/a	-100.0	1	6	-83.3
Bankruptcies	0	0	2	n/a	-100.0	1	6	-83.3
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	1	1	0	0.0	n/a	7	0	n/a
Bankruptcies	1	1	0	0.0	n/a	5	0	n/a
Proposals	0	0	0	n/a	n/a	2	0	n/a
North	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Saskatchewan	23	27	41	-14.8	-43.9	115	124	-7.3
Bankruptcies	16	15	32	6.7	-50.0	85	93	-8.6
Proposals	7	12	9	-41.7	-22.2	30	31	-3.2
Regina - Moose Mountain	15	9	8	66.7	87.5	46	37	24.3
Bankruptcies	11	5	5	120.0	120.0	32	24	33.3
Proposals	4	4	3	0.0	33.3	14	13	7.7
Swift Current - Moose Jaw	0	1	10	-100.0	-100.0	3	24	-87.5
Bankruptcies	0	1	6	-100.0	-100.0	3	16	-81.3
Proposals	0	0	4	n/a	-100.0	0	8	-100.0
Saskatoon - Biggar	6	11	12	-45.5	-50.0	43	28	53.6
Bankruptcies	4	6	11	-33.3	-63.6	34	24	41.7
Proposals	2	5	1	-60.0	100.0	9	4	125.0
Yorkton - Melville	0	2	3	-100.0	-100.0	7	11	-36.4
Bankruptcies	0	1	2	-100.0	-100.0	6	7	-14.3
Proposals	0	1	1	-100.0	-100.0	1	4	-75.0
Prince Albert	2	4	6	-50.0	-66.7	14	20	-30.0
Bankruptcies	1	2	6	-50.0	-83.3	9	19	-52.6
Proposals	1	2	0	-50.0	n/a	5	1	400.0
Northern	0	0	2	n/a	-100.0	1	2	-50.0
Bankruptcies	0	0	2	n/a	-100.0	0	2	-100.0
Proposals	0	0	0	n/a	n/a	1	0	n/a

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Alberta	**51**	**47**	**60**	**8.5**	**-15.0**	**198**	**193**	**2.6**
Bankruptcies	**41**	**31**	**41**	**32.3**	**0.0**	**135**	**139**	**-2.9**
Proposals	**10**	**16**	**19**	**-37.5**	**-47.4**	**63**	**54**	**16.7**
Lethbridge - Medicine Hat	0	1	0	-100.0	n/a	3	3	0.0
Bankruptcies	0	1	0	-100.0	n/a	3	3	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Camrose - Drumheller	2	0	0	n/a	n/a	4	4	0.0
Bankruptcies	2	0	0	n/a	n/a	4	2	100.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Calgary	18	22	32	-18.2	-43.8	86	101	-14.9
Bankruptcies	13	17	24	-23.5	-45.8	66	70	-5.7
Proposals	5	5	8	0.0	-37.5	20	31	-35.5
Banff - Jasper - Rocky Mountain House	1	0	0	n/a	n/a	2	1	100.0
Bankruptcies	1	0	0	n/a	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
Red Deer	6	2	1	200.0	500.0	10	5	100.0
Bankruptcies	6	2	1	200.0	500.0	10	5	100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Edmonton	12	18	20	-33.3	-40.0	69	65	6.2
Bankruptcies	8	7	12	14.3	-33.3	29	47	-38.3
Proposals	4	11	8	-63.6	-50.0	40	18	122.2
Athabasca - Grande Prairie - Peace River	7	3	3	133.3	133.3	16	8	100.0
Bankruptcies	7	3	3	133.3	133.3	15	8	87.5
Proposals	0	0	0	n/a	n/a	1	0	n/a
Wood Buffalo - Cold Lake	3	1	3	200.0	0.0	6	6	0.0
Bankruptcies	2	1	1	100.0	100.0	5	3	66.7
Proposals	1	0	2	n/a	-50.0	1	3	-66.7
British Columbia	**25**	**29**	**37**	**-13.8**	**-32.4**	**112**	**175**	**-36.0**
Bankruptcies	**20**	**22**	**31**	**-9.1**	**-35.5**	**84**	**139**	**-39.6**
Proposals	**5**	**7**	**6**	**-28.6**	**-16.7**	**28**	**36**	**-22.2**
Vancouver Island and Coast	3	6	3	-50.0	0.0	15	19	-21.1
Bankruptcies	2	4	0	-50.0	n/a	11	11	0.0
Proposals	1	2	3	-50.0	-66.7	4	8	-50.0
Lower Mainland - Southwest	19	12	28	58.3	-32.1	75	125	-40.0
Bankruptcies	15	10	25	50.0	-40.0	55	102	-46.1
Proposals	4	2	3	100.0	33.3	20	23	-13.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Thompson - Okanagan	3	7	4	-57.1	-25.0	17	16	6.3
Bankruptcies	3	4	4	-25.0	-25.0	12	16	-25.0
Proposals	0	3	0	-100.0	n/a	5	0	n/a
Kootenay	0	0	0	n/a	n/a	0	4	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Cariboo	0	1	2	-100.0	-100.0	2	6	-66.7
Bankruptcies	0	1	2	-100.0	-100.0	2	6	-66.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
North Coast	0	1	0	-100.0	n/a	1	1	0.0
Bankruptcies	0	1	0	-100.0	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nechako	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northeast	0	1	0	-100.0	n/a	1	1	0.0
Bankruptcies	0	1	0	-100.0	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Northwest Territories	0	0	1	n/a	-100.0	0	1	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
St. John's	**N.L.**	**320**	**290**	**255**	**10.3**	**25.5**	**1,124**	**928**	**21.1**
Bankruptcies		153	119	147	28.6	4.1	548	533	2.8
Proposals		167	171	108	-2.3	54.6	576	395	45.8
Halifax	**N.S.**	**556**	**449**	**582**	**23.8**	**-4.5**	**2,001**	**2,086**	**-4.1**
Bankruptcies		331	254	409	30.3	-19.1	1,255	1,432	-12.4
Proposals		225	195	173	15.4	30.1	746	654	14.1
Moncton	**N.B.**	**227**	**163**	**255**	**39.3**	**-11.0**	**847**	**990**	**-14.4**
Bankruptcies		123	71	156	73.2	-21.2	435	587	-25.9
Proposals		104	92	99	13.0	5.1	412	403	2.2
Saint John	**N.B.**	**227**	**148**	**225**	**53.4**	**0.9**	**789**	**777**	**1.5**
Bankruptcies		112	60	130	86.7	-13.8	384	449	-14.5
Proposals		115	88	95	30.7	21.1	405	328	23.5
Saguenay	**Que.**	**232**	**234**	**226**	**-0.9**	**2.7**	**890**	**914**	**-2.6**
Bankruptcies		148	123	137	20.3	8.0	528	531	-0.6
Proposals		84	111	89	-24.3	-5.6	362	383	-5.5
Québec	**Que.**	**870**	**911**	**898**	**-4.5**	**-3.1**	**3,601**	**3,344**	**7.7**
Bankruptcies		493	460	540	7.2	-8.7	1,990	2,014	-1.2
Proposals		377	451	358	-16.4	5.3	1,611	1,330	21.1
Sherbrooke	**Que.**	**280**	**269**	**264**	**4.1**	**6.1**	**1,094**	**995**	**9.9**
Bankruptcies		185	162	184	14.2	0.5	709	661	7.3
Proposals		95	107	80	-11.2	18.8	385	334	15.3
Trois-Rivières	**Que.**	**224**	**182**	**228**	**23.1**	**-1.8**	**844**	**852**	**-0.9**
Bankruptcies		158	117	158	35.0	0.0	560	579	-3.3
Proposals		66	65	70	1.5	-5.7	284	273	4.0
Montréal	**Que.**	**4,894**	**4,916**	**5,072**	**-0.4**	**-3.5**	**19,171**	**19,046**	**0.7**
Bankruptcies		2,454	2,340	2,689	4.9	-8.7	9,578	9,960	-3.8
Proposals		2,440	2,576	2,383	-5.3	2.4	9,593	9,086	5.6
Ottawa - Gatineau	**Ont./ Que.**	**1,305**	**1,230**	**1,311**	**6.1**	**-0.5**	**4,853**	**4,678**	**3.7**
Bankruptcies		583	545	665	7.0	-12.3	2,317	2,387	-2.9
Proposals		722	685	646	5.4	11.8	2,536	2,291	10.7
Kingston	**Ont.**	**126**	**115**	**111**	**9.6**	**13.5**	**483**	**447**	**8.1**
Bankruptcies		63	58	49	8.6	28.6	228	226	0.9
Proposals		63	57	62	10.5	1.6	255	221	15.4
Peterborough	**Ont.**	**87**	**86**	**98**	**1.2**	**-11.2**	**361**	**324**	**11.4**
Bankruptcies		36	29	34	24.1	5.9	133	128	3.9
Proposals		51	57	64	-10.5	-20.3	228	196	16.3
Oshawa	**Ont.**	**276**	**286**	**248**	**-3.5**	**11.3**	**1,072**	**1,003**	**6.9**
Bankruptcies		97	84	86	15.5	12.8	381	377	1.1
Proposals		179	202	162	-11.4	10.5	691	626	10.4

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Toronto	**Ont.**	**3,764**	**3,455**	**3,907**	**8.9**	**-3.7**	**14,175**	**14,220**	**-0.3**
Bankruptcies		1,253	1,071	1,445	17.0	-13.3	4,708	5,007	-6.0
Proposals		2,511	2,384	2,462	5.3	2.0	9,467	9,213	2.8
Hamilton	**Ont.**	**524**	**463**	**439**	**13.2**	**19.4**	**1,919**	**1,777**	**8.0**
Bankruptcies		209	184	183	13.6	14.2	761	770	-1.2
Proposals		315	279	256	12.9	23.0	1,158	1,007	15.0
St. Catharines - Niagara	**Ont.**	**332**	**350**	**399**	**-5.1**	**-16.8**	**1,281**	**1,420**	**-9.8**
Bankruptcies		135	131	166	3.1	-18.7	509	563	-9.6
Proposals		197	219	233	-10.0	-15.5	772	857	-9.9
Kitchener	**Ont.**	**394**	**358**	**355**	**10.1**	**11.0**	**1,464**	**1,357**	**7.9**
Bankruptcies		139	112	154	24.1	-9.7	545	598	-8.9
Proposals		255	246	201	3.7	26.9	919	759	21.1
Brantford	**Ont.**	**94**	**90**	**97**	**4.4**	**-3.1**	**346**	**393**	**-12.0**
Bankruptcies		28	35	39	-20.0	-28.2	115	161	-28.6
Proposals		66	55	58	20.0	13.8	231	232	-0.4
Guelph	**Ont.**	**120**	**77**	**80**	**55.8**	**50.0**	**397**	**336**	**18.2**
Bankruptcies		61	36	37	69.4	64.9	173	158	9.5
Proposals		59	41	43	43.9	37.2	224	178	25.8
London	**Ont.**	**463**	**401**	**447**	**15.5**	**3.6**	**1,694**	**1,855**	**-8.7**
Bankruptcies		185	164	179	12.8	3.4	687	814	-15.6
Proposals		278	237	268	17.3	3.7	1,007	1,041	-3.3
Windsor	**Ont.**	**269**	**197**	**261**	**36.5**	**3.1**	**999**	**995**	**0.4**
Bankruptcies		135	88	130	53.4	3.8	444	441	0.7
Proposals		134	109	131	22.9	2.3	555	554	0.2
Barrie	**Ont.**	**215**	**195**	**213**	**10.3**	**0.9**	**799**	**694**	**15.1**
Bankruptcies		88	61	80	44.3	10.0	299	279	7.2
Proposals		127	134	133	-5.2	-4.5	500	415	20.5
Greater Sudbury	**Ont.**	**242**	**197**	**253**	**22.8**	**-4.3**	**900**	**933**	**-3.5**
Bankruptcies		95	75	89	26.7	6.7	357	410	-12.9
Proposals		147	122	164	20.5	-10.4	543	523	3.8
Thunder Bay	**Ont.**	**87**	**92**	**78**	**-5.4**	**11.5**	**346**	**327**	**5.8**
Bankruptcies		57	50	49	14.0	16.3	201	190	5.8
Proposals		30	42	29	-28.6	3.4	145	137	5.8
Winnipeg	**Man.**	**546**	**398**	**416**	**37.2**	**31.3**	**1,801**	**1,624**	**10.9**
Bankruptcies		275	177	214	55.4	28.5	922	863	6.8
Proposals		271	221	202	22.6	34.2	879	761	15.5
Regina	**Sask.**	**226**	**199**	**198**	**13.6**	**14.1**	**824**	**781**	**5.5**
Bankruptcies		53	52	87	1.9	-39.1	224	266	-15.8
Proposals		173	147	111	17.7	55.9	600	515	16.5

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Saskatoon	**Sask.**	**242**	**242**	**265**	**0.0**	**-8.7**	**942**	**826**	**14.0**
Bankruptcies		92	102	134	-9.8	-31.3	400	410	-2.4
Proposals		150	140	131	7.1	14.5	542	416	30.3
Calgary	**Alta.**	**1,343**	**1,143**	**1,166**	**17.5**	**15.2**	**4,688**	**4,267**	**9.9**
Bankruptcies		483	379	385	27.4	25.5	1,618	1,439	12.4
Proposals		860	764	781	12.6	10.1	3,070	2,828	8.6
Edmonton	**Alta.**	**1,217**	**1,146**	**1,085**	**6.2**	**12.2**	**4,596**	**3,759**	**22.3**
Bankruptcies		391	377	414	3.7	-5.6	1,547	1,552	-0.3
Proposals		826	769	671	7.4	23.1	3,049	2,207	38.2
Kelowna	**B.C.**	**138**	**155**	**139**	**-11.0**	**-0.7**	**546**	**496**	**10.1**
Bankruptcies		64	62	61	3.2	4.9	218	234	-6.8
Proposals		74	93	78	-20.4	-5.1	328	262	25.2
Abbotsford	**B.C.**	**88**	**94**	**106**	**-6.4**	**-17.0**	**390**	**380**	**2.6**
Bankruptcies		31	48	44	-35.4	-29.5	170	153	11.1
Proposals		57	46	62	23.9	-8.1	220	227	-3.1
Vancouver	**B.C.**	**1,277**	**1,111**	**1,201**	**14.9**	**6.3**	**4,588**	**4,473**	**2.6**
Bankruptcies		458	401	469	14.2	-2.3	1,616	1,702	-5.1
Proposals		819	710	732	15.4	11.9	2,972	2,771	7.3
Victoria	**B.C.**	**272**	**251**	**253**	**8.4**	**7.5**	**971**	**971**	**0.0**
Bankruptcies		90	104	92	-13.5	-2.2	355	360	-1.4
Proposals		182	147	161	23.8	13.0	616	611	0.8

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
St. John's	**N.L.**	**3**	**3**	**7**	**0.0**	**-57.1**	**15**	**19**	**-21.1**
Bankruptcies		3	3	6	0.0	-50.0	12	11	9.1
Proposals		0	0	1	n/a	-100.0	3	8	-62.5
Halifax	**N.S.**	**3**	**12**	**8**	**-75.0**	**-62.5**	**30**	**23**	**30.4**
Bankruptcies		1	10	8	-90.0	-87.5	23	21	9.5
Proposals		2	2	0	0.0	n/a	7	2	250.0
Moncton	**N.B.**	**2**	**1**	**3**	**100.0**	**-33.3**	**15**	**13**	**15.4**
Bankruptcies		2	1	1	100.0	100.0	8	10	-20.0
Proposals		0	0	2	n/a	-100.0	7	3	133.3
Saint John	**N.B.**	**4**	**2**	**2**	**100.0**	**100.0**	**11**	**10**	**10.0**
Bankruptcies		4	2	2	100.0	100.0	10	9	11.1
Proposals		0	0	0	n/a	n/a	1	1	0.0
Saguenay	**Que.**	**10**	**9**	**6**	**11.1**	**66.7**	**39**	**28**	**39.3**
Bankruptcies		7	6	6	16.7	16.7	28	24	16.7
Proposals		3	3	0	0.0	n/a	11	4	175.0
Québec	**Que.**	**55**	**51**	**55**	**7.8**	**0.0**	**212**	**224**	**-5.4**
Bankruptcies		43	35	45	22.9	-4.4	164	165	-0.6
Proposals		12	16	10	-25.0	20.0	48	59	-18.6
Sherbrooke	**Que.**	**9**	**8**	**12**	**12.5**	**-25.0**	**28**	**33**	**-15.2**
Bankruptcies		9	8	12	12.5	-25.0	27	27	0.0
Proposals		0	0	0	n/a	n/a	1	6	-83.3
Trois-Rivières	**Que.**	**14**	**14**	**17**	**0.0**	**-17.6**	**54**	**54**	**0.0**
Bankruptcies		9	8	17	12.5	-47.1	34	47	-27.7
Proposals		5	6	0	-16.7	n/a	20	7	185.7
Montréal	**Que.**	**237**	**298**	**294**	**-20.5**	**-19.4**	**1,058**	**1,053**	**0.5**
Bankruptcies		175	230	231	-23.9	-24.2	778	791	-1.6
Proposals		62	68	63	-8.8	-1.6	280	262	6.9
Ottawa - Gatineau	**Ont./ Que.**	**38**	**40**	**42**	**-5.0**	**-9.5**	**135**	**150**	**-10.0**
Bankruptcies		24	34	31	-29.4	-22.6	95	110	-13.6
Proposals		14	6	11	133.3	27.3	40	40	0.0
Kingston	**Ont.**	**2**	**2**	**0**	**0.0**	**n/a**	**6**	**4**	**50.0**
Bankruptcies		2	2	0	0.0	n/a	5	4	25.0
Proposals		0	0	0	n/a	n/a	1	0	n/a
Peterborough	**Ont.**	**1**	**0**	**3**	**n/a**	**-66.7**	**2**	**7**	**-71.4**
Bankruptcies		1	0	1	n/a	0.0	2	3	-33.3
Proposals		0	0	2	n/a	-100.0	0	4	-100.0
Oshawa	**Ont.**	**6**	**12**	**3**	**-50.0**	**100.0**	**34**	**23**	**47.8**
Bankruptcies		5	11	3	-54.5	66.7	29	20	45.0
Proposals		1	1	0	0.0	n/a	5	3	66.7

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Toronto	**Ont.**	**128**	**115**	**103**	**11.3**	**24.3**	**464**	**411**	**12.9**
Bankruptcies		93	84	78	10.7	19.2	326	302	7.9
Proposals		35	31	25	12.9	40.0	138	109	26.6
Hamilton	**Ont.**	**14**	**10**	**11**	**40.0**	**27.3**	**48**	**50**	**-4.0**
Bankruptcies		12	7	7	71.4	71.4	38	39	-2.6
Proposals		2	3	4	-33.3	-50.0	10	11	-9.1
St. Catharines - Niagara	**Ont.**	**2**	**11**	**7**	**-81.8**	**-71.4**	**26**	**23**	**13.0**
Bankruptcies		2	7	6	-71.4	-66.7	18	21	-14.3
Proposals		0	4	1	-100.0	-100.0	8	2	300.0
Kitchener	**Ont.**	**2**	**3**	**2**	**-33.3**	**0.0**	**13**	**21**	**-38.1**
Bankruptcies		2	2	1	0.0	100.0	12	15	-20.0
Proposals		0	1	1	-100.0	-100.0	1	6	-83.3
Brantford	**Ont.**	**2**	**3**	**2**	**-33.3**	**0.0**	**11**	**14**	**-21.4**
Bankruptcies		1	3	2	-66.7	-50.0	9	10	-10.0
Proposals		1	0	0	n/a	n/a	2	4	-50.0
Guelph	**Ont.**	**2**	**0**	**2**	**n/a**	**0.0**	**8**	**4**	**100.0**
Bankruptcies		1	0	2	n/a	-50.0	6	4	50.0
Proposals		1	0	0	n/a	n/a	2	0	n/a
London	**Ont.**	**9**	**3**	**6**	**200.0**	**50.0**	**22**	**36**	**-38.9**
Bankruptcies		6	3	3	100.0	100.0	16	19	-15.8
Proposals		3	0	3	n/a	0.0	6	17	-64.7
Windsor	**Ont.**	**2**	**4**	**3**	**-50.0**	**-33.3**	**17**	**27**	**-37.0**
Bankruptcies		2	2	2	0.0	0.0	11	22	-50.0
Proposals		0	2	1	-100.0	-100.0	6	5	20.0
Barrie	**Ont.**	**0**	**4**	**3**	**-100.0**	**-100.0**	**8**	**12**	**-33.3**
Bankruptcies		0	4	3	-100.0	-100.0	6	9	-33.3
Proposals		0	0	0	n/a	n/a	2	3	-33.3
Greater Sudbury	**Ont.**	**2**	**2**	**1**	**0.0**	**100.0**	**4**	**4**	**0.0**
Bankruptcies		2	0	0	n/a	n/a	2	1	100.0
Proposals		0	2	1	-100.0	-100.0	2	3	-33.3
Thunder Bay	**Ont.**	**2**	**3**	**1**	**-33.3**	**100.0**	**7**	**6**	**16.7**
Bankruptcies		2	2	1	0.0	100.0	6	5	20.0
Proposals		0	1	0	-100.0	n/a	1	1	0.0
Winnipeg	**Man.**	**3**	**6**	**5**	**-50.0**	**-40.0**	**14**	**19**	**-26.3**
Bankruptcies		3	6	4	-50.0	-25.0	13	16	-18.8
Proposals		0	0	1	n/a	-100.0	1	3	-66.7
Regina	**Sask.**	**12**	**8**	**4**	**50.0**	**200.0**	**38**	**28**	**46.2**
Bankruptcies		8	4	1	100.0	700.0	25	15	66.7
Proposals		4	4	3	0.0	33.3	13	11	18.2

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2018	Q1 2018	Q2 2017	Q1 2018 to Q2 2018	Q2 2017 to Q2 2018	06-30-2018	06-30-2017	% Change
Saskatoon	**Sask.**	**6**	**10**	**11**	**-40.0**	**-45.5**	**38**	**22**	**72.7**
Bankruptcies		4	5	10	-20.0	-60.0	30	19	57.9
Proposals		2	5	1	-60.0	100.0	8	3	166.7
Calgary	**Alta.**	**15**	**20**	**30**	**-25.0**	**-50.0**	**74**	**92**	**-19.6**
Bankruptcies		10	15	22	-33.3	-54.5	56	63	-11.1
Proposals		5	5	8	0.0	-37.5	18	29	-37.9
Edmonton	**Alta.**	**11**	**17**	**19**	**-35.3**	**-42.1**	**66**	**58**	**13.8**
Bankruptcies		7	7	11	0.0	-36.4	27	43	-37.2
Proposals		4	10	8	-60.0	-50.0	39	15	160.0
Kelowna	**B.C.**	**2**	**2**	**1**	**0.0**	**100.0**	**6**	**7**	**-14.3**
Bankruptcies		2	1	1	100.0	100.0	4	7	-42.9
Proposals		0	1	0	-100.0	n/a	2	0	n/a
Abbotsford	**B.C.**	**3**	**1**	**1**	**200.0**	**200.0**	**9**	**2**	**350.0**
Bankruptcies		3	1	1	200.0	200.0	8	2	300.0
Proposals		0	0	0	n/a	n/a	1	0	n/a
Vancouver	**B.C.**	**14**	**9**	**26**	**55.6**	**-46.2**	**59**	**115**	**-48.7**
Bankruptcies		10	7	23	42.9	-56.5	41	95	-56.8
Proposals		4	2	3	100.0	33.3	18	20	-10.0
Victoria	**B.C.**	**1**	**1**	**1**	**0.0**	**0.0**	**4**	**11**	**-63.6**
Bankruptcies		0	1	0	-100.0	n/a	3	7	-57.1
Proposals		1	0	1	n/a	0.0	1	4	-75.0